

STATE OF MISSISSIPPI
COUNTY OF DESOTO

Bryan D. Brown
UPN 9830182399

SUBSTITUTED TRUSTEES DEED

WHEREAS, on April 20, 2000, Bryan D. Brown executed a Deed of Trust to Emmett James House and Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association, which Deed of Trust is filed for record in Book 1206 at Page 611 in the office of the Chancery Clerk of DeSoto County at Hernando, Mississippi; and

WHEREAS, as authorized by the aforesaid Deed of Trust and in strict accordance therewith, Union Planters Bank, N.A., d/b/a Regions Mortgage being one and the same as Union Planters Bank, National Association, appointed and substituted J. Gary Massey as Trustee therein in the place and stead of the trustee named in said Deed of Trust or subsequently substituted therein by Substitution of Trustee dated February 14, 2005, and duly filed for record in the office of the aforesaid Chancery Clerk in Book 2,161 at Page 274 prior to the first publication and posting of the notice of sale; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust, which default continued for a period of time necessary for the holder thereof to declare the entire indebtedness, together with attorney's fees, expenses and costs, immediately due and payable, as was its option so to do under the terms of said Deed of Trust, and default having been made in payment of said amount and the Substituted Trustee having been requested and directed by Union Planters Bank, N.A., d/b/a Regions Mortgage to foreclose under the terms of said Deed of Trust, I did on March 24, 2005, during legal hours, being between the hours of 11:00 a.m. and 4:00 p.m., at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi, in accordance with the terms of the Deed of Trust and the laws of the State of Mississippi, offer for sale at public auction and sell to the highest and best bidder for cash the following described land and property lying and being situated in DeSoto County, Mississippi, being more particularly described as follows, to wit:

Lot 1568, Section C, DeSoto Village, situated in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 10, Pages 3-8 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Said property was sold after strictly complying with all the terms and conditions of said Deed of Trust and the statutes made and provided in such cases. A notice of time, place and terms of said sale, together with a description of the property to be sold, was given by publication in the DeSoto County Times, a newspaper published in DeSoto County, Mississippi for three consecutive weeks preceding the date of sale. The notices were published on March 3, 10 and 17, 2005, (a certified copy of which is attached hereto,) and a notice identical to the published notice was posted on the bulletin board at the East Front door of the County Courthouse of DeSoto County, Hernando, Mississippi

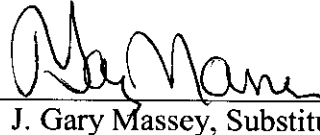
for said period of four consecutive weeks. Everything necessary to be done was done to make and effect a good and lawful sale.

At said Sale, Union Planters Bank, N.A., d/b/a Regions Mortgage bid for said property in the amount of \$57,854.16, which being the highest and best bid, the same was then and there struck off to Union Planters Bank, N.A., d/b/a Regions Mortgage and it was declared the purchaser thereof.

WHEREAS, Union Planters Bank, N.A., d/b/a Regions Mortgage has requested transfer and assignment of its bid to the Federal National Mortgage Association and has authorized the undersigned to convey the property described above to Federal National Mortgage Association; and the undersigned, by execution of this instrument, does hereby transfer and assign all right, title and interest of Union Planters Bank, N.A., d/b/a Regions Mortgage as the highest and best bidder to Federal National Mortgage Association pursuant to authority granted to the undersigned in the aforementioned Substitution of Trustee.

NOW THEREFORE, in consideration of the full payment of the purchase price, I, the undersigned Substituted Trustee, do hereby sell and convey unto Federal National Mortgage Association the land and property herein described. I convey only such title as is vested in me as Substituted Trustee.

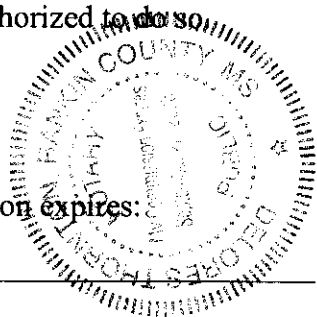
WITNESS MY SIGNATURE, on March 24, 2005.



J. Gary Massey, Substituted Trustee

STATE OF MISSISSIPPI
COUNTY OF HINDS

Personally appeared before me, the undersigned authority in and for said county and state, on this the Twenty-Fourth day of March, 2005, the within named J. Gary Massey, Substituted Trustee, duly identified before me, who acknowledged that in said representative capacity he executed the above and foregoing instrument, after having first been duly authorized to do so.



My commission expires:



Notary Public

GRANTOR'S ADDRESS:

J. Gary Massey, Substitute Trustee
1910 Lakeland Drive, Suite B
Jackson, MS 39216
601-981-9299
S&M #04-0851

GRANTEE'S ADDRESS:

Federal National Mortgage Association
950 East Paces Ferry Rd.
Suite 1900
Atlanta, GA 30326-1161
404-398-6000

PREPARED BY:

J. Gary Massey, Substitute Trustee
1910 Lakeland Dr., Suite B
Jackson, MS 39216
601-981-9299

INDEX: LOT 1568, SECTION C, DESOTO VILLAGE, SITUATED IN SEC. 33, T1S,
R8W, DESOTO COUNTY, MISSISSIPPI



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on April 20, 2000, Bryan D. Brown executed a certain deed of trust to Emmett James House and Bill R. McLaughlin, Trustee for the benefit of Union Planters Bank, National Association which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1206 at Page 611; and

WHEREAS, Union Planters Bank, N.A., d/b/a Regions Mortgage being one and the same as Union Planters Bank, National Association has heretofore substituted J. Gary Massey as Trustee by instrument dated February 14, 2005 and recorded in the aforesaid Chancery Clerk's Office in Book 2,181 at Page 274; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Union Planters Bank, N.A., d/b/a Regions Mortgage, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on March 24, 2005 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 1568, Section C, DeSoto Village, situated in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi as per plat thereof recorded in Plat Book 10, Pages 3-8 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 28th day of February, 2005.

J. Gary Massey
SUBSTITUTED TRUSTEE
Shapiro & Massey, L.L.P.
1910 Lakeland Drive, Suite B
Jackson, MS 39216
(601) 981-9299
6196 Cornwell Horn Lake, MS
04-0651/dm
Publication Dates:
March 3, 10 and 17, 2005

Volume No. 110 on the 3 day of Mar., 2005

Volume No. 110 on the 10 day of Mar., 2005

Volume No. 110 on the 17 day of Mar., 2005

Volume No. _____ on the _____ day of _____, 2005

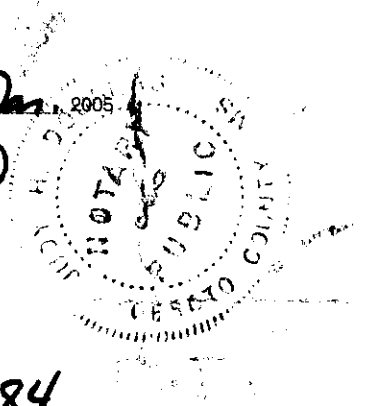
Volume No. _____ on the _____ day of _____, 2005

Diane Smith

Sworn to and subscribed before me, this 17 day of Mar., 2005.

BY Judy N. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
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